

Certificate Number: 15317-NJ-DE-034144689

Bankruptcy Case Number: 19-32152



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 26, 2020, at 11:41 o'clock AM PST, Josephine A Bersito completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 26, 2020 By: /s/Julie Dumlao

Name: Julie Dumlao

Title: Counselor